



SOLE DECLARATION FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe that I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled Electronic Fund Transfer or Transaction System the specification of which

() is attached hereto.

(X) was filed on August 7, 2001 as Application Serial Number 09/922,935 and was amended on

(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

Prior Foreign Application(s)

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>

Prior United States Provisional Application(s)

I hereby claim the benefit under 37 C.F.R. §119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned

Prior United States Application(s)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below, and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
09/658,622	08 September 2000	Pending
08/670,599	26 June 1996	PATENTED
08/421,486	13 April 1995	PATENTED

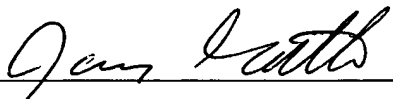
And I hereby appoint, both jointly and severally, as my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after their names:

Kevin Ainsworth, Registration No. 39,586; Ingrid Beattie, Registrati n N . 42,306; William Belanger, Registrati n No. 40,509; Naomi Biswas, Registration No. 38,384; Bradford C. Blaise, Registration No. 47,429; Duane Blake, Registration No. 47,279; Yong Choi, Registration N . 43,324; David F. Crosby, Registration No. 36,400; Christopher J. Cuneo, Registration No. 42,450; Brett N. Dorny, Registration No. 35,860; Marianne Downing, Registration No. 42,870; Ivor R. Elrifi, Registration No. 39,529; Heidi A. Erlacher, Registration No. 45,409; James G. Gatt , Registration No. 32,694; Richard Gervase, Registration No. P-46,725; Matthew J. Golden, Registration No. 35,161; John A. Harre, Registrati n No. 37,345; Brian P. Hopkins, Registration No. 42,669; Shane Hunter, Registration No. 41,858; David E. Johnson, Registration No. 41,874; Christina Karnakis, Registration No. 45,899; Robert Klauzinski, Registration No. 42,742; Kristin E. Konzak, Registration No. 44,848; Cynthia K zakiewicz, Registration No. 42,764; Barry Marenberg, Registration No. 40,715; William Marino, Registration No. 44,219; A. Jason Mirabit , Registration No. 28,161; Michel Morency, Registration No. Limited Recognition; Carol H. Peters, Registration No. 45,010; David Poirier, Registrati n No. 43,007; Michael Renaud, Registration No. 44,299; Brian Rosenbloom, Registration No. 41,276; Thomas M. Sullivan, Registration No. 39,392; Janine Susan, Registration No. 46,119; Howard Susser, Registration No. 33,556; Raphael A. Valencia, Registration N . 43,216; Shelby J. Walker, Registration No. 45,192

All correspondence and telephone communications should be addressed to:

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo
11911 Freedom Drive, Suite 400
Reston, VA 20190
Tel: 703-464-4800
Fax: 703-464-4895

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature  Date 11/20/01

Full Name of
Sole Inventor **GATTO** **James** **G.**
Family Name First Given Name Second Given Name

Residence **1101 Mountain Hope Court, Great Falls, Virginia 22066**

Citizenship **U.S.A.**

Post Office
Address **Same as above**

RES 55703v1

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo
One Financial Center
Boston, Massachusetts 02111
Tel: 617-542-6000
Fax: 617-542-2241